

I Claim:

- 5     1.     An instrument for effecting monetary transactions for the authorized owner of the instrument, comprising:
- a personal check having a front surface and an opposite rear surface;
- the front surface including lines and informational indicia;
- a photographic image of the owner of the instrument affixed to the upper left hand
- 10    region of the front surface; and
- identifying indicia immediately adjacent and to the right of the photographic image.
2.     A method of imprinting the photographic image of the authorized owner on a set of personal checks comprising the steps of:
- 15           having the owner of the checks appear at a financial institution;
- photographing the owner of the checks by an employee of the financial institution;
- digitally transferring the photographic image of the owner onto the checks during the check printing process; and
- 20           presenting the checks to the authorized owner with the photographic image of the authorized owner affixed at the upper left hand section of the checks.